Board of Education and Town

Monthly Health Insurance Reserve Report

Cash Flow Analysis - July 2025

	BOE	Town	Balance
Balance 06/30/24	854,251.59	163,023.07	1,017,274.66
Employer Contribution*	543,814.33	114,257.93	
Sewer & Water Contributions		6,309.33	
Café Contributions			
Employee Contributions**	32,033.74	24,352.90	
Interest	2,145.86	648.59	
Employer HSA contributions	(22,500.00)	(30,775.00)	
Third Party Admininstrator Fees	(4,111.50)	(1,028.50)	
Actuarial & Other services			
Federal Excise Taxes	(2,266.88)	(425.04)	
Administrative Costs	(7,525.14)	(1,259.82)	
Pharmacy Rebates		13,012.68	
Claims (thru 7/31/25)	(810,989.10)	(111,548.79)	
Balance 7/31/24	584,852.90	176,567.35	761,420.25

* The employer portion is determined at the start of year and divided by 12 so each month the contribution will be the same.

** Employees portion of the health insurance premium collected for the month